WE'VE INCREASED SELECTED CLYDESDALE BANK RATES

2nd December 2024

We wanted to let you know that we made changes to the following products on 2 December 2024.

Core residential (including product transfer)

- 90% LTV 2 Year Fixed Rate with £999 fee increased by 0.10% to 5.35%.
- 95% LTV 2 Year Fixed Rate fee-saver increased by 0.20% to 5.78%.
- 95% LTV 2 Year Fixed Rate with £999 fee increased by 0.14% to 5.54%.
- 90% LTV 5 Year Fixed Rate fee-saver increased by 0.09% to 5.04%.
- 90% LTV 5 Year Fixed Rate with £999 fee increased by 0.05% to 4.90%.
- 95% LTV 5 Year Fixed Rate fee-saver increased by 0.30% to 5.54%.
- 95% LTV 5 Year Fixed Rate with £999 fee increased by 0.10% to 5.29%.

Exclusives

- 90% LTV 5 Year Purchase Exclusive increased by 0.07% to 4.85%.

Professional products

- Professional 90% LTV 2 Year Fixed Rate increased by 0.10% to 5.39%.
- Professional 90% LTV 2 Year Fixed Rate increased by 0.09% to 4.99%.
- NQP 95% LTV 2 Year Fixed Rate increased by 0.20% to 5.83%.
- NQP 90% LTV 5 Year Fixed Rate increased by 0.09% to 5.09%.
- NQP 95% LTV 5 Year Fixed Rate increased by 0.30% to 5.59%.

BTL (including product transfer)

- 60%-75% LTV 2 year fixed rates increased by 0.10%.

The end dates moved to 31 March of the relevant year.

WE'VE INCREASED CLYDESDALE BANK RATES AND REDUCED SELECTED PRODUCTS

21st November 2024

We wanted to let you know that we made changes to the following products on 21 November 2024.

Core residential (including product transfer)

- Selected 2 and 5 year 85%-95% LTV fixed rates increased by up to 0.29%.

BTL (including product transfer)

- 2 year 60%-75% LTV fixed rates increased by 0.30%.

Exclusives

- 2 and 5 year 80% LTV Large Loan Exclusives increased by up to 0.20%.
- 2 and 5 year 80% LTV Remortgage Exclusives increased by up to 0.15%.
- 2 and 5 year 85% LTV Remortgage Exclusives were launched, starting from 4.57%.
- 2 and 5 year 90% LTV Purchase Exclusives were launched, starting from 4.78%.

Professional products

- Selected 2 and 5 year Professional rates increased by up to 0.21%.

We've also made these changes:

Residential discount offset

- 2 year discount offset rates reduced by 0.75% in line with changes to our SVR.

CHANGES TO OUR VARIABLE RATES

21st November 2024

Following the decision by the Monetary Policy Committee on 7 November 2024 to decrease the Bank of England Base Rate to 4.75% we're making some changes.

On 21 November 2024, we will decrease the following Clydesdale Bank variable rates:

- Our Standard Variable Rate will move from 8.99% to 8.24%.
- Our Offset Variable Rate will move from 9.20% to 8.45%.
- Our Buy to Let Variable Rate, Offset Variable Investment Housing Loan Rate will move from 9.49% to 8.74%..

What happens with cases at application or offer stage

All Variable Rate Discounted Offset products will see a reduction to the interest rates from 21 November 2024 in line with the updated Variable Rate. All new revert-to-rates will be live from 21 November 2024 and customers will be contacted to let them know their new rate and monthly payment on completion of the loan.

What happens with existing customers

Clydesdale Bank customers affected by these changes will be contacted to let them know when their new rate will become effective, following their next payment date after 21 November 2024. Their new payment will become effective from the month after that.

If you've got any questions, you can get in touch with your **Business Development Manager.**

WE'VE MADE SOME CHANGES

15th November 2024

We wanted to let you know that we made changes to the following products on Friday 15 November.

Remortgage exclusives

- 85% LTV 2 and 5 year fixed rates have been withdrawn.

Purchase exclusives

- 90% LTV 2 and 5 year fixed rates have been withdrawn.

WE'VE MADE SOME CHANGES

7th November 2024

We wanted to let you know that we made changes to the following products on Thursday 7 November.

Core residential - including product transfer

- 65-75% LTV 2 and 5 year fixed rates have been increased by up to 0.32%.

Large loan exclusives

- 65-75% LTV 2 and 5 year fixed rates have been increased by up to 0.22%.

Remortgage exclusives

- 75% LTV 2 and 5 year fixed rates have been increased by up to 0.20%.

Professional

- 65-75% LTV 2 and 5 year fixed rates have been increased by up to 0.26%.

BTL

- 65-75% LTV 5 year fixed rates have been increased by 0.30%.

We've also made the following changes on Thursday 7 November:

Purchase exclusives

- 80-85% LTV 2 and 5 year fixed rates have been withdrawn.

WE'VE MADE SOME CHANGES

7th November 2024

We wanted to let you know that we made changes to the following products on Thursday 7 November.

Core residential - including product transfer

- 65-75% LTV 2 and 5 year fixed rates have been increased by up to 0.32%.

Large loan exclusives

- 65-75% LTV 2 and 5 year fixed rates have been increased by up to 0.22%.

Remortgage exclusives

- 75% LTV 2 and 5 year fixed rates have been increased by up to 0.20%.

Professional

- 65-75% LTV 2 and 5 year fixed rates have been increased by up to 0.26%.

BTL

- 65-75% LTV 5 year fixed rates have been increased by 0.30%.

We've also made the following changes on Thursday 7 November:

Purchase exclusives

- 80-85% LTV 2 and 5 year fixed rates have been withdrawn.

WE’VE REDUCED RATES ON SELECTED CLYDESDALE BANK PRODUCTS

1st November 2024

We wanted to let you know that we made changes to the following products on 1 November 2024.

Core residential

- Selected 2 and 5 year 65-75% LTV fixed rates have been reduced by up to 0.20%.

We've also made these changes:

Residential discount offset

- 2 year discount offset rates have been increased by 0.25%.

WE'VE INCREASED RATES ON SELECTED CLYDESDALE BANK PRODUCTS

23rd October 2024

We wanted to let you know that we made changes to the following products on Wednesday 23 October.

Core residential

- Selected 2 and 5 year 65-80% LTV fixed rates increased by up to 0.25%.

Exclusives

- Product Transfer 65% LTV 2 fixed rate increased by 0.20%.
- Selected Remortgage 2 and 5 year fixed rates increased by up to 0.10%.
- Selected Purchase 5 year 80-85% LTV fixed rates increased by up to 0.10%.
- Large Loan 2 and 5 year fixed rates increased by up to 0.25%

Professional products

- Selected 2 and 5 year fixed rates increased by up to 0.20%.

Residential discount offset

- 2 year discount offset rates increased by 0.25%.

BTL products

- 5 year 60-75% LTV fixed rates increased by up to 0.10%.

WE'VE WITHDRAWN PRODUCTS AND REDUCED RATES ON SELECTED CLYDESDALE BANK PRODUCTS

11th October 2024

We wanted to let you know that we made changes to the following Clydesdale Bank products on Friday 11 October.

Core residential

- Selected 2 and 5 year fixed rates have been reduced by up to 0.25%, starting from 3.89%.

Exclusives

- Product Transfer 65% LTV 2 fixed rate has been reduced by 0.02%.
- Selected Exclusive Remortgage 2 and 5 year fixed rates have been reduced by up to 0.14%, starting from 4.04%. These products now come with a free valuation for properties valued up to £3m and free basic legals for those valued up to £2m.
- Selected Exclusive Purchase 2 and 5 year fixed rates have been reduced by up to 0.15%, starting from 4.09%. These products now come with a free valuation for properties valued up to £3m.
- Selected Large Loan 2 and 5 year fixed rates have been reduced by up to 0.23%.

Professional products

- Selected 2 and 5 year fixed rates have been reduced by up to 0.25%.

BTL products

- Selected 2 and 5 year fixed rates have been reduced by up to 0.71%.

The end dates have moved to **January** of the relevant year.

We've also made the following changes on **Friday 11 October:**

Exclusives

- Exclusive Remortgage 65% LTV 5 Year Fixed Rate has been withdrawn from sale.
- In addition, and as above, our Exclusive Remortgage range now no longer comes with £500 cashback.

Professional products

- Selected 5 year fixed rates have been increased by up to 0.06%

WE'VE REDUCED RATES ON SELECTED CLYDESDALE BANK PRODUCTS

13th September 2024

We wanted to let you know that we made changes to the following products on Friday 13 September.

Core residential

- Selected 2 and 5 year fixed rates have been be reduced by up to 0.39%, starting from 4.02%.

Exclusive PT products

- 65% LTV 2 and 5 year fixed rates have been reduced by up to 0.10%, starting from 3.99%.

Exclusive remortgage products

- Selected 2 year fixed rates have been reduced by up to 0.24%.

Exclusive large loan products

- Selected 2 and 5 year fixed rates have been reduced by up to 0.30%.

Professional products

- Selected 2 and 5 year fixed rates have been reduced by up to 0.39%.

The end dates have moved to December of the relevant year.

You can find our current rates on our **website.**

Maximum number of borrowers

This week we have also made changes to our Residential and Buy-to-Let lending policies. From 9 September, the maximum number of applicants we can accept is 2.

WE'VE MADE SOME CHANGES TO OUR RESIDENTIAL AND BTL LENDING POLICIES

9th September 2024

We wanted to let you know that we made some changes to our Residential and BTL lending policies.

We have reduced the maximum number of borrowers for a mortgage application from 4 to 2.

Please see our **Residential lending policy** and **BTL lending policy** for more information.

WE'VE REDUCED RATES ON SELECTED CLYDESDALE BANK PRODUCTS

30th August 2024

We wanted to let you know that we made changes to the following products on Friday 30 August.

Core Residential

- Selected 2 and 5 year fixed rates have been reduced by up to 0.42%, starting from 4.11%.

Exclusive PT products

- **NEW** 65% LTV 2 and 5 year fixed rates launched, starting from 4.06%.

Exclusive remortgage products

- 2 and 5 year fixed rates have been reduced by up to 0.14%.
- **NEW** 65% LTV 5 year fixed rate launched at 3.99%.

Exclusive purchase products

- Selected 2 and 5 year fixed rates have been reduced by up to 0.25%, starting from 4.19%.

Exclusive large loan products

- 2 and 5 year fixed rates have been reduced by up to 0.14%, starting from 4.31%.

Professional products

- Selected 2 and 5 year fixed rates have been reduced by up to 0.16%, starting from 4.29%.

BTL products

- Selected 2 and 5 year fixed rates have been reduced by up to 0.20%.

WE'VE REDUCED RATES ON SELECTED CLYDESDALE BANK PRODUCTS

15th August 2024

We wanted to let you know that we made changes to the following products on Thursday 15 August.

Core Residential

- Selected 2 and 5 year fixed rates have been reduced by up to 0.30%, starting from 4.11%.

Exclusive remortgage products

- Selected 2 and 5 year fixed rates have been reduced by up to 0.12%, starting from 4.37%.

Exclusive purchase products

- 80% LTV 2 and 5 year fixed rates have been reduced by up to 0.12%, starting from 4.44%.

Exclusive large loan products

- Selected 2 and 5 year fixed rates have been reduced by up to 0.15%, starting from 4.42%.

Professional products

- 75% LTV 2 and 5 year fixed rates have been reduced by up to 0.14%.
- **NEW** Professional 65% and 80% LTV 2 and 5 year fixed rates have been launched.
- Professional rates now start from 4.42%.

BTL products

- 75% LTV 2 and 5 year fixed rates have been reduced by up to 0.30%, starting from 4.90%.

The end dates have moved November of the relevant year.

To confirm what we said on 1 August 2024, we've also reduced the following Clydesdale Bank variable rates on Thursday 15 August:

- Our Standard Variable Rate moved from 9.24% to 8.99%.
- Our Offset Variable Rate moved from 9.45% to 9.20%.
    - Discounted Offset Variable rates have therefore been reduced by 0.25%.
- Our Buy To Let Variable Rate, Offset Variable Investment Housing Loan Rate moved from 9.74% to 9.49%.

CHANGES TO OUR VARIABLE MORTGAGE RATES

2nd August 2024

Following the decision by the Monetary Policy Committee on 1 August 2024 to decrease the Bank of England Base Rate from 5.25% to 5.00% we're making some changes.

On 15 August 2024 we will decrease the following Clydesdale Bank variable rates:

- Our Standard Variable Rate will move from 9.24% to 8.99%.
- Our Offset Variable Rate will move from 9.45% to 9.20%.
- Our Buy to Let Variable Rate, Offset Variable Investment Housing Loan Rate will move from 9.74% to 9.49%.

What happens to cases at application or offer stage?

All Variable Rate Discounted Offset products will see a reduction to the interest rates from 15 August 2024 in line with the updated Variable Rate. All new revert-to-rates will be live from 15 August 2024, your clients will be contacted to let them know their new rate and monthly payment on completion of the loan.

What happens to existing customers?

Clydesdale Bank variable rate customers affected by these changes will be contacted to let them know that the new rate will take effect on the date of their next payment after 22 August 2024. This will result in their new payment taking effect the following month.

If you've got any questions, you can get in touch with your **Business Development Manager.**

WE'VE REDUCED RATES ON SELECTED CLYDESDALE BANK PRODUCTS

30th July 2024

We wanted to let you know that we made changes to the following products on Tuesday 30 July.

Core residential

- Selected 2 and 5 year fixed rates have been reduced by up to 0.12% starting from 4.34%.

Exclusive remortgage products

- Selected 2 and 5 year fixed rates have been reduced by up to 0.10% starting from 4.44%.

Exclusive purchase products

- Selected 2 and 5 year fixed rates have been reduced by up to 0.07% starting from 4.56%.

Exclusive large loan products

- Selected 2 and 5 year fixed rates have been reduced by up to 0.12% starting from 4.50%.

Professional products

- Selected 2 and 5 year fixed rates have been reduced by up to 0.32% starting from 4.57%.
- **NEW** Newly Qualified Professional 2 year 95% LTV fixed rate has been launched.

CHANGES TO OUR VARIABLE RATES

11th July 2024

Following a review of our pricing we've now reduced our managed variable rates.

On 11 July 2024, we decreased the following Clydesdale Bank variable rates:

- Our Standard Variable Rate moved from 9.49% to 9.24%.
- Our Offset Variable Rate moved from 9.70% to 9.45%.
- Our Buy to Let Variable Rate, Offset Variable Investment Housing Loan Rate moved from 9.99% to 9.74%.

What happens with cases at application or offer stage

All Variable Rate Discounted Offset products will see a reduction to the interest rates from 11 July 2024 in line with the updated Variable Rate. All new revert-to-rates will be live from 11 July 2024 and customers will be contacted to let them know their new rate and monthly payment on completion of the loan.

What happens with existing customers

Clydesdale Bank customers affected by these changes will be contacted to let them know when their new rate will become effective, following their next payment date after 11 July 2024. Their new payment will become effective from the month after that.

If you've got any questions, you can get in touch with your **Business Development Manager**.

WE'VE REDUCED RATES ON SELECTED PRODUCTS

2nd July 2024

We wanted to let you know that we made changes to the following products on Tuesday 2 July.

Core residential

- Selected 65-75% LTV Fee and Fee offer fixed rates have been reduced by up to 0.15% starting from 4.44%.
- 95% LTV Fee and Fee offer fixed rates have been reduced by 0.20%, starting from 5.34%.

Professional products

- Selected Professional and Newly Qualified Professional fixed rates have been reduced by up to 0.38%.

Exclusive products

- Remortgage fixed rates reduced by up to 0.15%, now starting from 4.52%.
- Purchase fixed rates reduced by up to 0.18%, starting from 4.61%.

We've also increased the loan size available on our exclusive purchase deals. Now available up to £2.5m.

Large Loan deals

- Residential Large Loan exclusives at 65% and 75% LTV have had their loan band widened, now available from £0.75m-£2.5m.

BTL products

- 2 year and 5 year fixed rates reduced by up to 0.73%
- Fixed rate £3,999 fee products are now available to new business customers.

WE'VE INCREASED RATES ON SELECTED PRODUCTS

14th June 2024

We wanted to let you know that we made changes to the following products on 14 June 2024.

Core residential

- 95% LTV 5 Year Fee and Fee offer fixed rates increased by 0.20%.

Exclusive purchase and remortgage products

- 90% LTV Purchase 2 Year Fixed Rate increased by 0.15%.
- 80% and 85% LTV Remortgage 2 year fixed rates increased by 0.10%.

Professional products

- 95% LTV Newly Qualified Professional 5 Year Fixed Rate increased by 0.20%.

We've also reduced the below rates:

Existing customer residential

- Selected 65% and 75% LTV Fee and Fee offer fixed rates reduced by 0.10%.

Purchase and remortgage core residential

- 65% and 75% LTV fixed rates reduced by 0.10%.

Exclusive remortgage products

- 75% LTV fixed rates reduced by 0.15%.

WE'VE WITHDRAWN CLYDESDALE BANK PRODUCTS AND LAUNCHED NEW RATES

31st May 2024

We wanted to let you know that we made changes to the following products on Friday 31st May.

Existing Customer BTL

- **NEW** 2 Year Fixed Rate with £1,999 fee at 5.60% for loans between £500k to £1m.
- **NEW** 5 Year Fixed Rate with £1,999 fee at 5.20% for loans between £500k to £1m.
- **NEW** 2 and 5 year fixed rates with £499 fee, starting from 5.09%.

Residential Purchase Exclusive

- **NEW** 80% LTV 2 Year Fixed Rate with £1,499 fee at 5.06%.
- **NEW** 80% LTV 5 Year Fixed Rate with £1,499 fee at 4.78%.

Existing Customer Residential and BTL

- 65% and 75% LTV C&I Fee and Fee offer rates has been reduced by 0.10%.
- Selected 60% and 75% LTV BTL Fee offer rates have been reduced by up to 0.30%.
- Selected BTL rates with £1,999 fee have been reduced by up to 0.16%.

We've also withdrawn the following products:

Exclusive purchase products

- 75% LTV 2 Year Fixed Rate at 5.02%.
- 75% LTV 5 Year Fixed Rate at 4.74%.

WE'VE MADE SOME CHANGES

3 May 2024

We wanted to let you know that we made changes to the following products on Friday 3 May.

Exclusive residential products

- 75% LTV remortgage 2 and 5 year fixed rates have been increased by up to 0.30%.
- Selected purchase 2 and 5 year fixed rates have been increased by up to 0.30%.
- 65% & 75% LTV £1-2m 2 and 5 year fixed rates have been increased by 0.20%.

Professional products

- 75% LTV 2 and 5 year fixed rates have been increased by up to 0.35%.

Offset discount products

- All rates have been increased by 0.10%.

New and existing customer products

- 65% & 75% LTV 2 and 5 year fixed rates have been increased by 0.20%.

The end dates have moved to August of the relevant year.

WE'VE INCREASED CLYDESDALE BANK RESIDENTIAL RATES

11th April 2024

We wanted to let you know that we made changes to the following products on Thursday 11 April.

Professional products

- Selected 2 and 5 year fixed rate products have been increased by up to 0.06%.

Exclusive residential remortgage deals

- Selected 2 and 5 year fixed rate products have been increased by up to 0.05%.

Offset discount products

- 2 year variable rate products have been increased by 0.10%.

The end dates have moved to July of the relevant year.

WE'VE INCREASED SELECTED PRODUCTS AND REDUCED SELECTED BTL RATES

19th March 2024

We wanted to let you know that we made changes to the following products on Tuesday 19 March.

New and existing residential customer products

- Selected 2 and 5 year 65% & 75% LTV fixed rates have been increased by up to 0.13%.

Professional products

- 2 Year 75% LTV Fixed Rate has been increased by 0.05%.

Exclusive residential deals

- Selected 2 and 5 year fixed rate products have been increased by up to 0.10%.

We've also reduced selected products across our BTL and Interest Only ranges:

New and existing BTL customer products

- Selected 2 and 5 year fixed rate BTL products have been reduced by 0.30%.

New and existing customer products

- Selected 2 and 5 year 80% LTV fixed rate products have been reduced by 0.05%.

The end dates have moved to June of the relevant year.

WE'VE WITHDRAWN SELECTED PRODUCTS

21st February 2024

We wanted to let you know that we withdrew the following products on Wednesday 21 February.

Exclusive residential remortgage deals with £1,499 fee

- 80% LTV 2 Year Fixed Rate at 4.80%.
- 85% LTV 2 Year Fixed Rate at 4.99%.
- 80% LTV 5 Year Fixed Rate at 4.69%.
- 85% LTV 2 Year Fixed Rate at 4.71%.

Exclusive residential purchase deals with £1,499 fee

- 75% LTV 2 Year Fixed Rate at 4.59%.
- 85% LTV 2 Year Fixed Rate at 4.83%.
- 90% LTV 2 Year Fixed Rate at 4.99%.
- 75% LTV 5 Year Fixed Rate at 4.26%.
- 85% LTV 5 Year Fixed Rate at 4.38%.
- 90% LTV 5 Year Fixed Rate at 4.48%.

Professional products

- 90% LTV 2 Year Fixed Rate fee-saver at 5.19%.

WE'VE WITHDRAWN SELECTED PRODUCTS

16th February 2024

We wanted to let you know that we withdrew the following products on Friday 16 February.

Exclusive residential remortgage deals

- 75% LTV 2 Year Fixed Rate with £1,499 fee at 4.50%.
- 75% LTV 5 Year Fixed Rate with £1,499 fee at 4.19%.

Exclusive residential £1m-£2m Large Loan

- 65% LTV 2 Year Fixed Rate with £1,999 fee at 4.69%.
- 75% LTV 2 Year Fixed Rate with £1,999 fee at 4.85%.
- 65% LTV 5 Year Fixed Rate with £1,999 fee at 4.18%.
- 75% LTV 5 Year Fixed Rate with £1,999 fee at 4.37%.

Professional products

- 75% LTV 2 Year Fixed Rate fee-saver at 4.84%.
- 85% LTV 2 Year Fixed Rate fee-saver at 5.02%.

WE'VE REDUCED RATES ON SELECTED PRODUCTS

19th January 2024

We wanted to let you know that we reduced selected Clydesdale Bank products on Friday 19 January.

New and existing residential customer products

- Selected 2 and 5 year fixed rates reduced by up to 0.72%.
- Selected 2 and 5 year Interest Only fixed rates reduced by up to 0.37%.

Exclusive large loan deals

- Selected 2 and 5 year fixed rates reduced by up to 0.72%.

These deals are available for loan sizes between £1m and £2m.

Exclusive purchase and remortgage deals

- Selected purchase 2 and 5 year fixed rates reduced by up to 0.30%. Now starting at 4.14%.
- Selected remortgage 2 and 5 year fixed rates reduced by up to 0.62%. Now starting at 4.19%.

Professional products

- Selected Professional and Newly Qualified Professional fixed rates reduced by up to 0.41%. Now starting at 4.49%.

WE'VE REDUCED RATES ON SELECTED PRODUCTS

5th January 2024

We wanted to let you know that we reduced selected Clydesdale Bank products on Friday 5 January.

New and existing residential customer products

- Selected 2 and 5 year fixed rates have been reduced by up to 0.21%.
- Selected 2 and 5 year Interest Only fixed rates have been reduced by up to 0.21%

Exclusive residential large loan deals

- Selected 2 and 5 year fixed rates have been reduced by up to 0.21%.

These deals are available for loan sizes between £1m and £2m.

Exclusive purchase and remortgage deals

- Purchase 2 and 5 year fixed rates have been reduced by up to 0.47%. Now starting at 4.27%.
- Remortgage 2 and 5 year fixed rates have been reduced by up to 0.33%. Now starting at 4.60%.

Professional products

- Selected Professional and Newly Qualified Professional fixed rates have been reduced by up to 0.21%. Now starting at 4.90%.

BTL products

- 5 year fixed rates have been reduced by up to 0.30%.
- Selected existing customer 2 and 5 year fee-saver fixed rates have been reduced by up to 0.32%.